

## **Exhibit A**



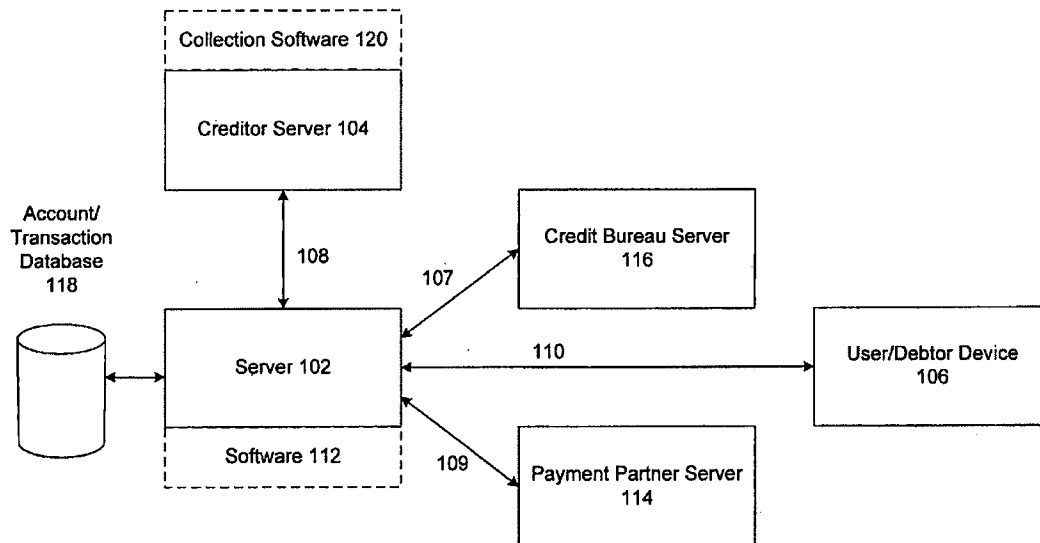
US 20060085332A1

(19) **United States**(12) **Patent Application Publication** (10) **Pub. No.: US 2006/0085332 A1****Imrey et al.**(43) **Pub. Date: Apr. 20, 2006**(54) **SYSTEM AND METHOD FOR RESOLVING TRANSACTIONS****Publication Classification**(75) Inventors: **G. Christopher Imrey**, Newport Beach, CA (US); **William J. House III**, Corona del Mar, CA (US)(51) **Int. Cl.**  
**G06Q 40/00** (2006.01)  
(52) **U.S. Cl.** ..... 705/39Correspondence Address:  
**SMYRSKI LAW GROUP, A PROFESSIONAL CORPORATION**  
3310 AIRPORT AVENUE, SW  
SANTA MONICA, CA 90405 (US)(57) **ABSTRACT**

A method for the online settling of a transaction in which network communications are established between a user, such as a debtor, and a server is presented. The method comprises receiving information, at the server, regarding the transaction, seeking available information pertinent to the transaction from at least one source external to the server and the user, processing data from the available information using a rules based engine including rules established on behalf of a party to the transaction located at the server, and presenting a transaction settlement offer set to the user based on at least one decision made by the rules based engine. While online, the user/debtor may accept one of the offers or engage in further approved negotiation of other offers.

(73) Assignee: **Apollo Enterprise Solutions, LLC**(21) Appl. No.: **11/256,406**(22) Filed: **Oct. 19, 2005****Related U.S. Application Data**

(60) Provisional application No. 60/620,131, filed on Oct. 19, 2004.



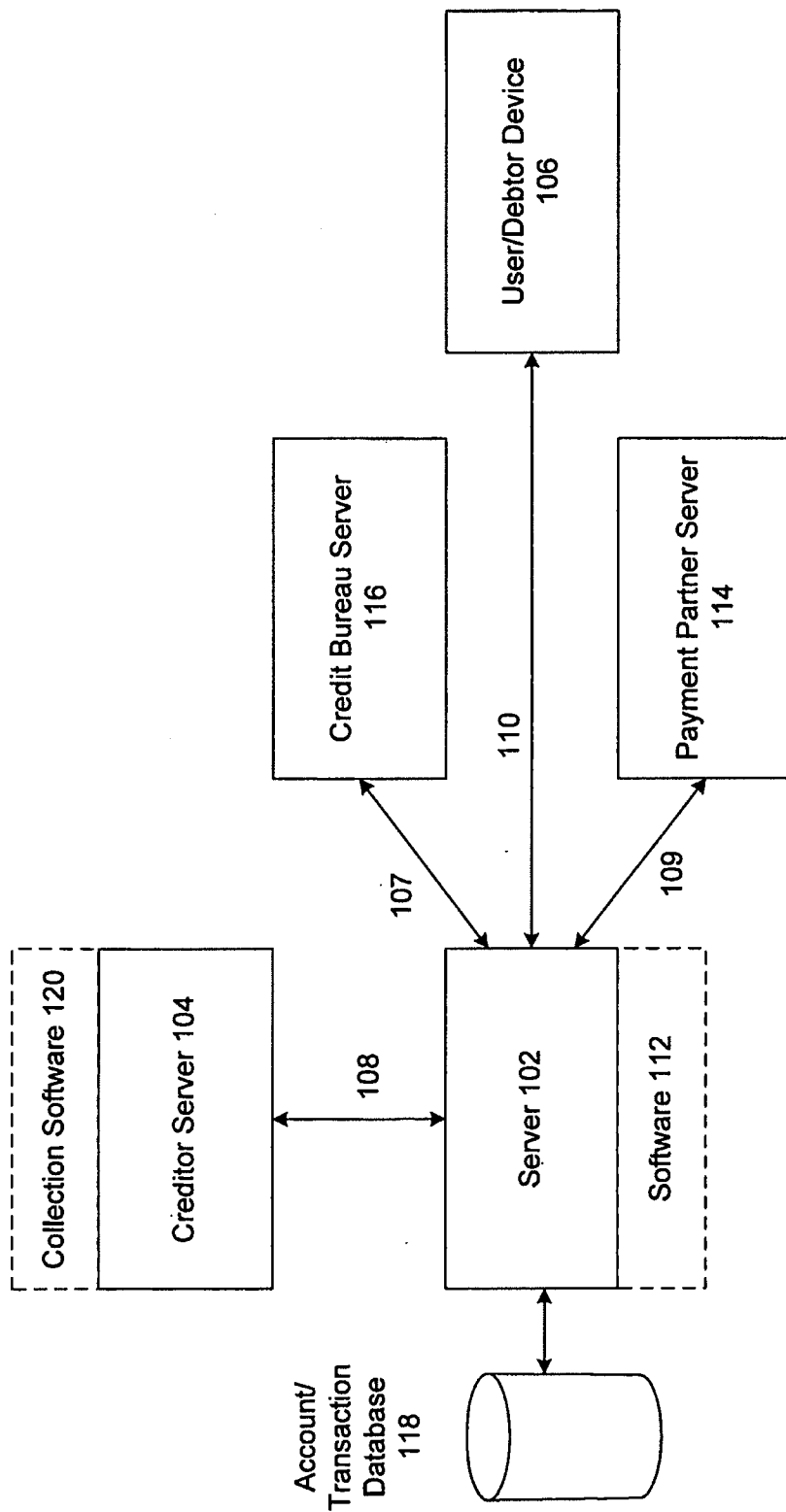


FIG. 1

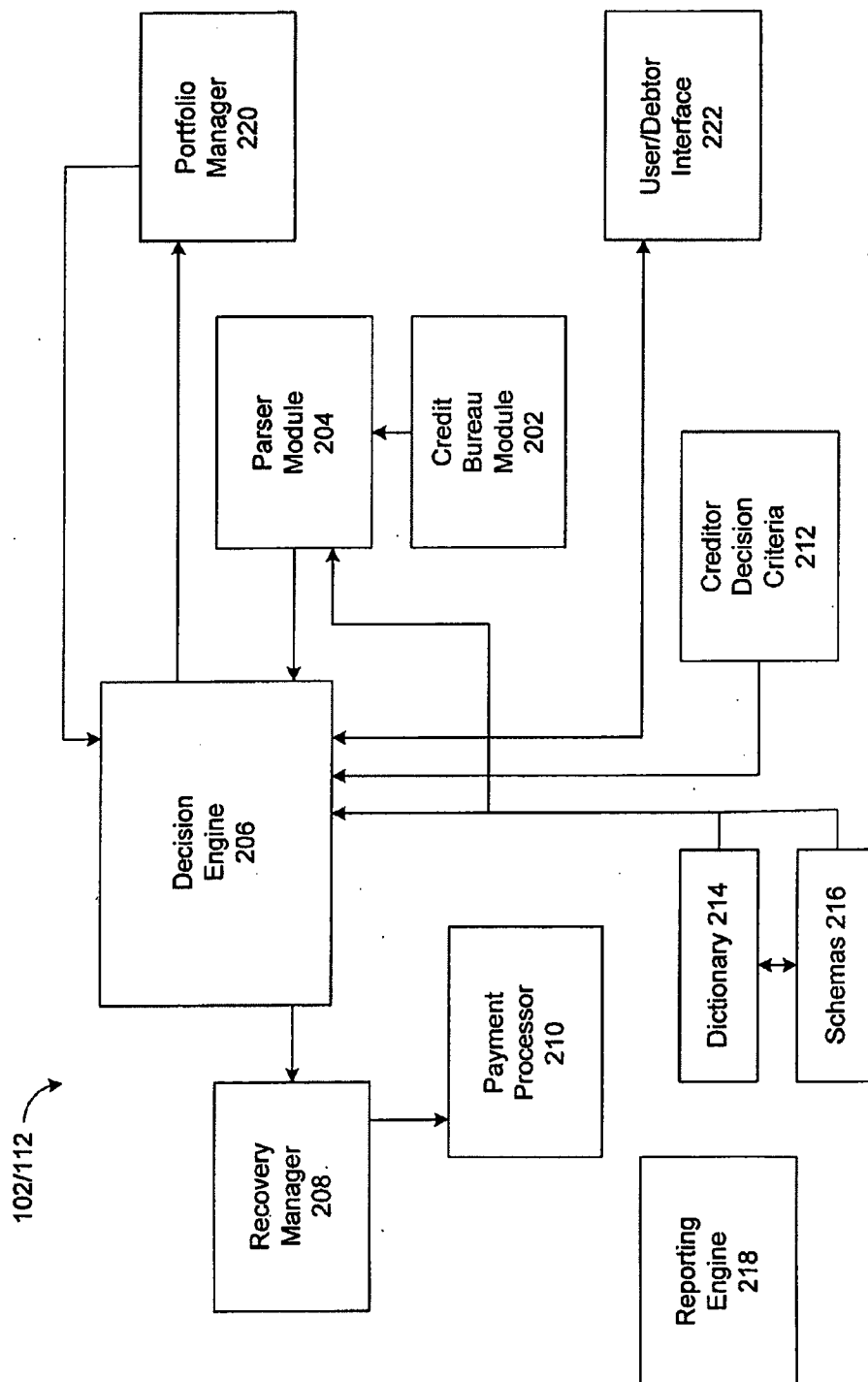


FIG. 2

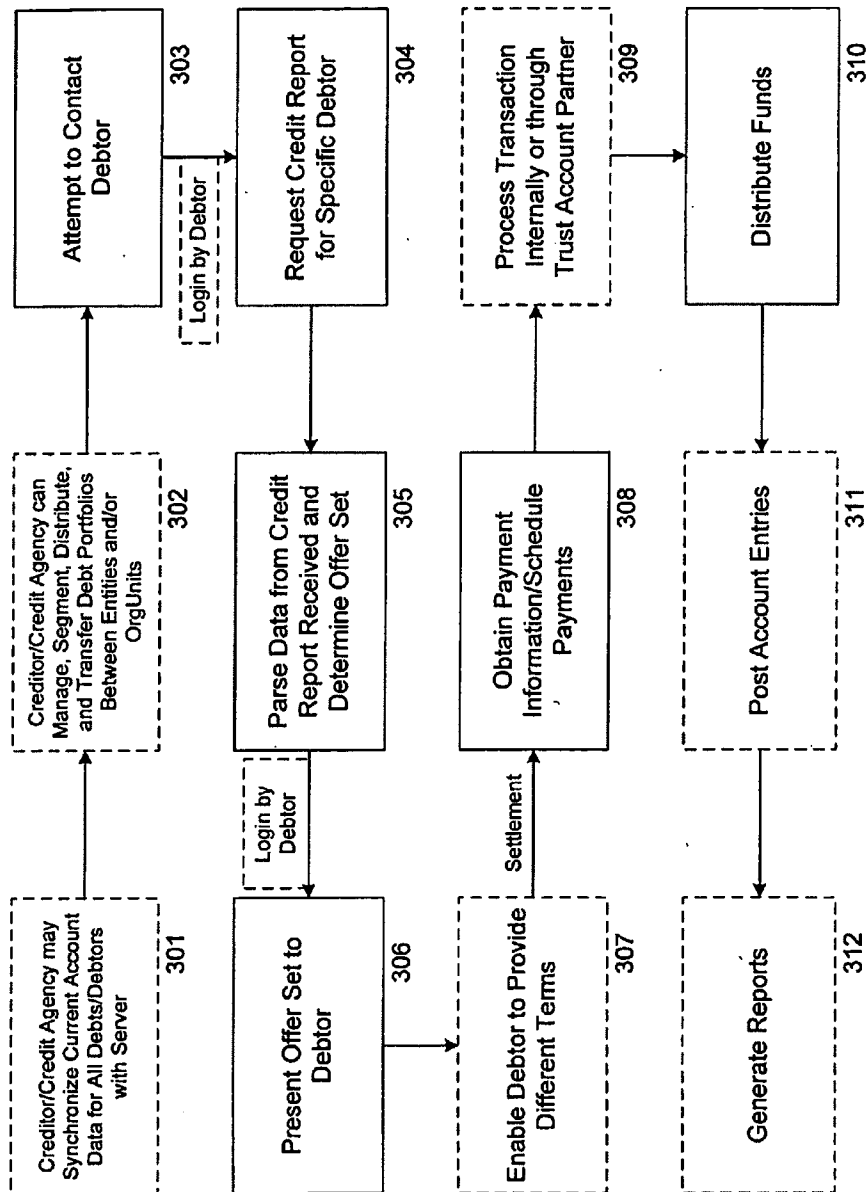
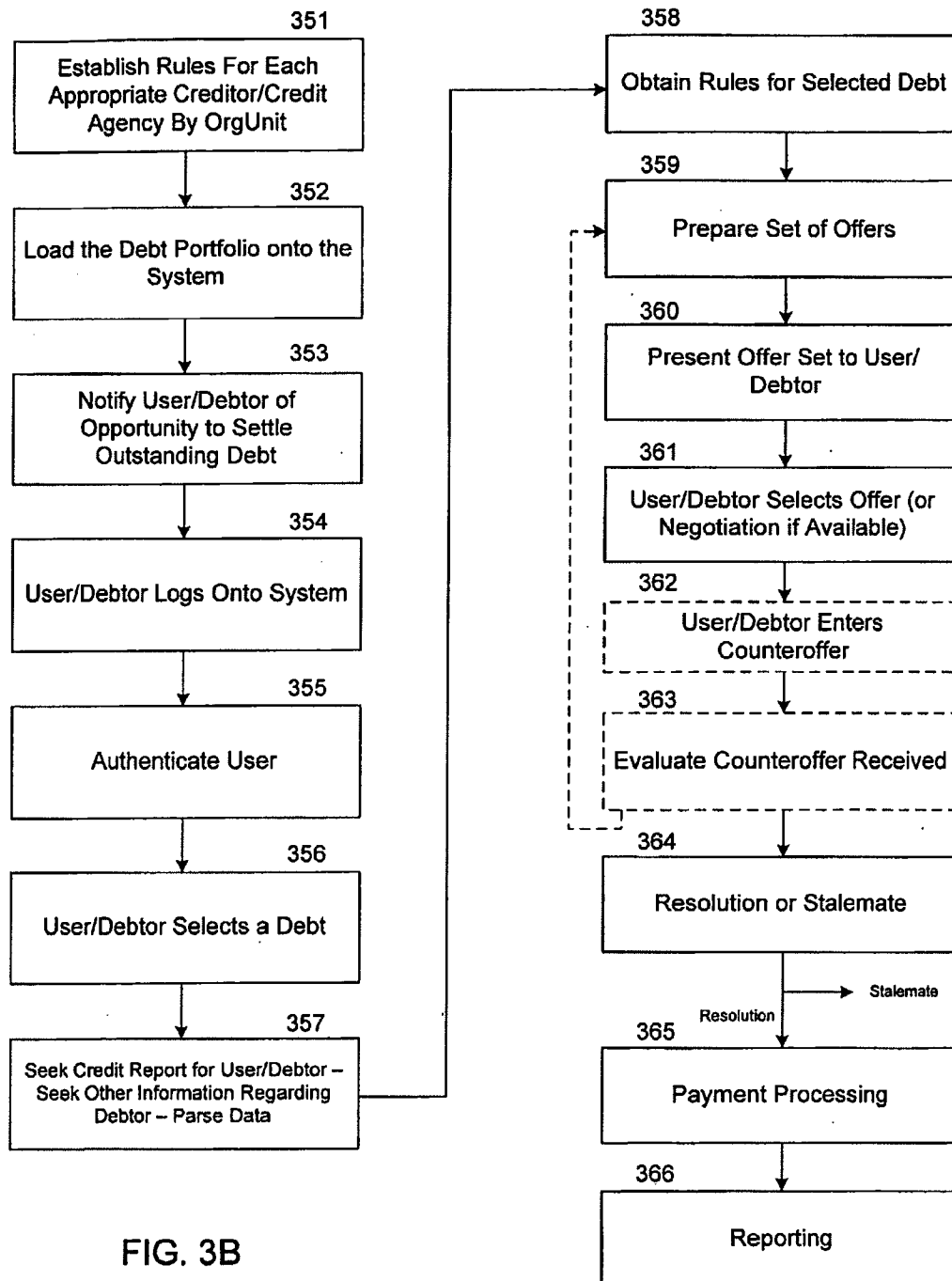


FIG. 3A



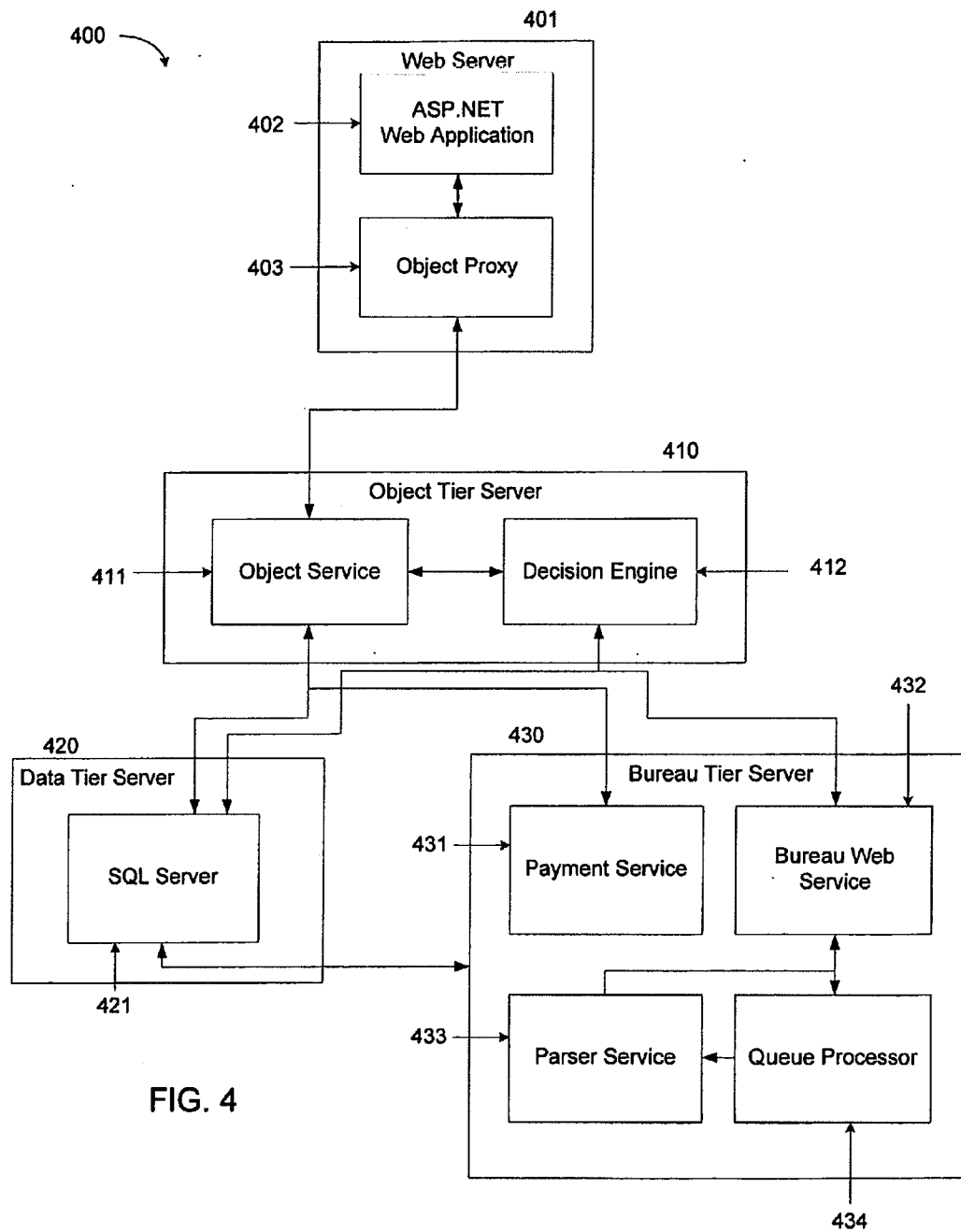


FIG. 4

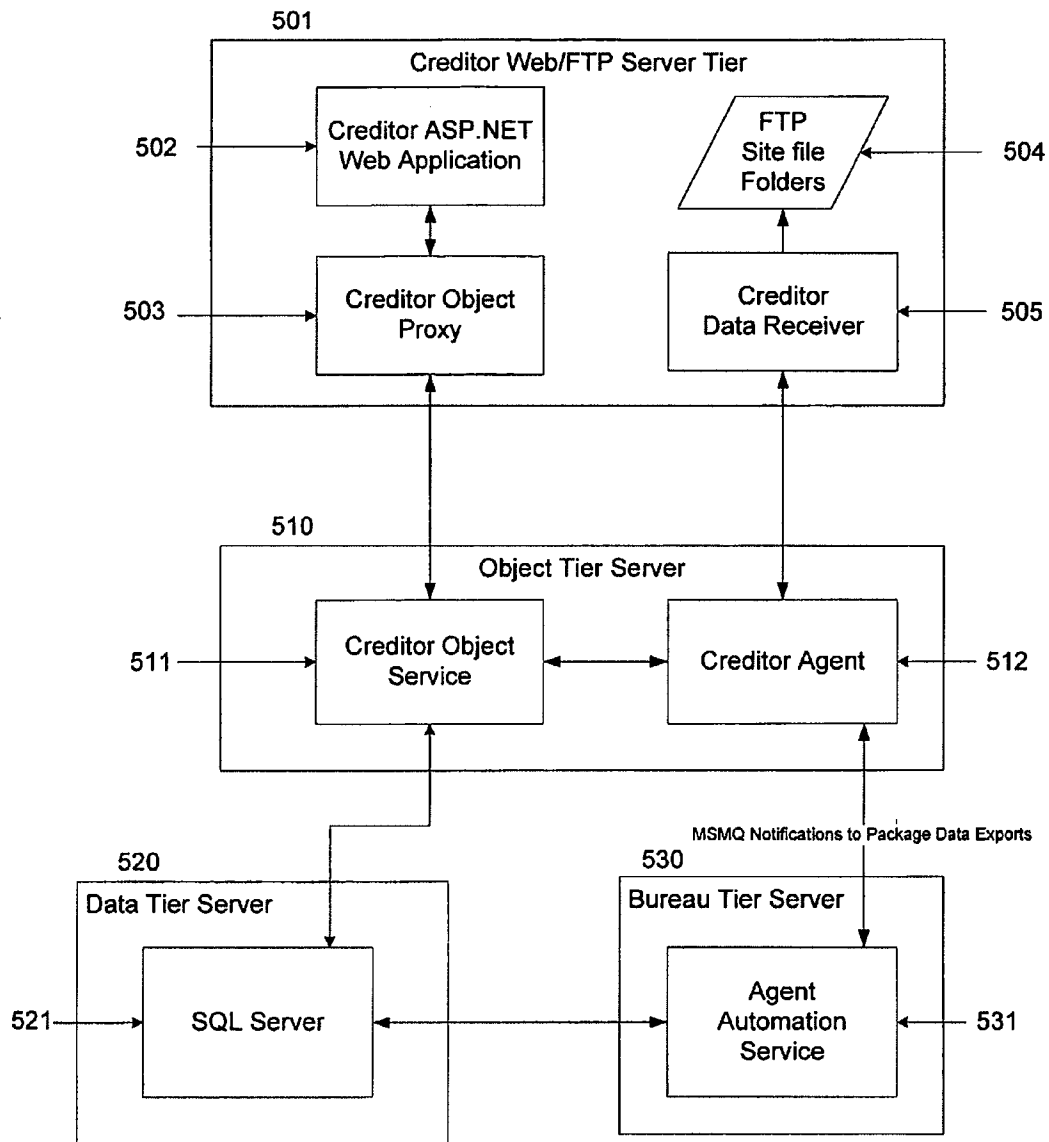


FIG. 5



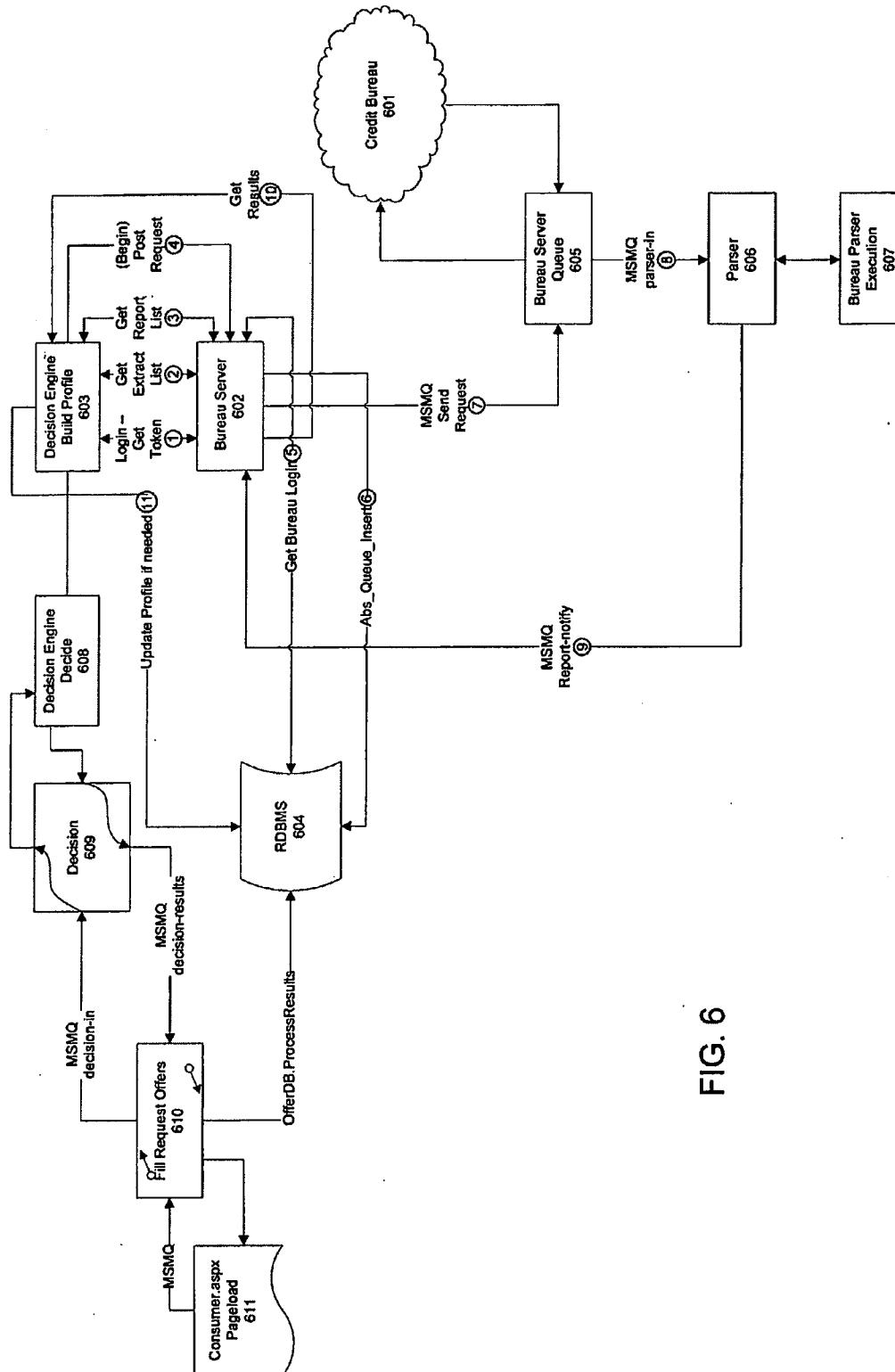


FIG. 6

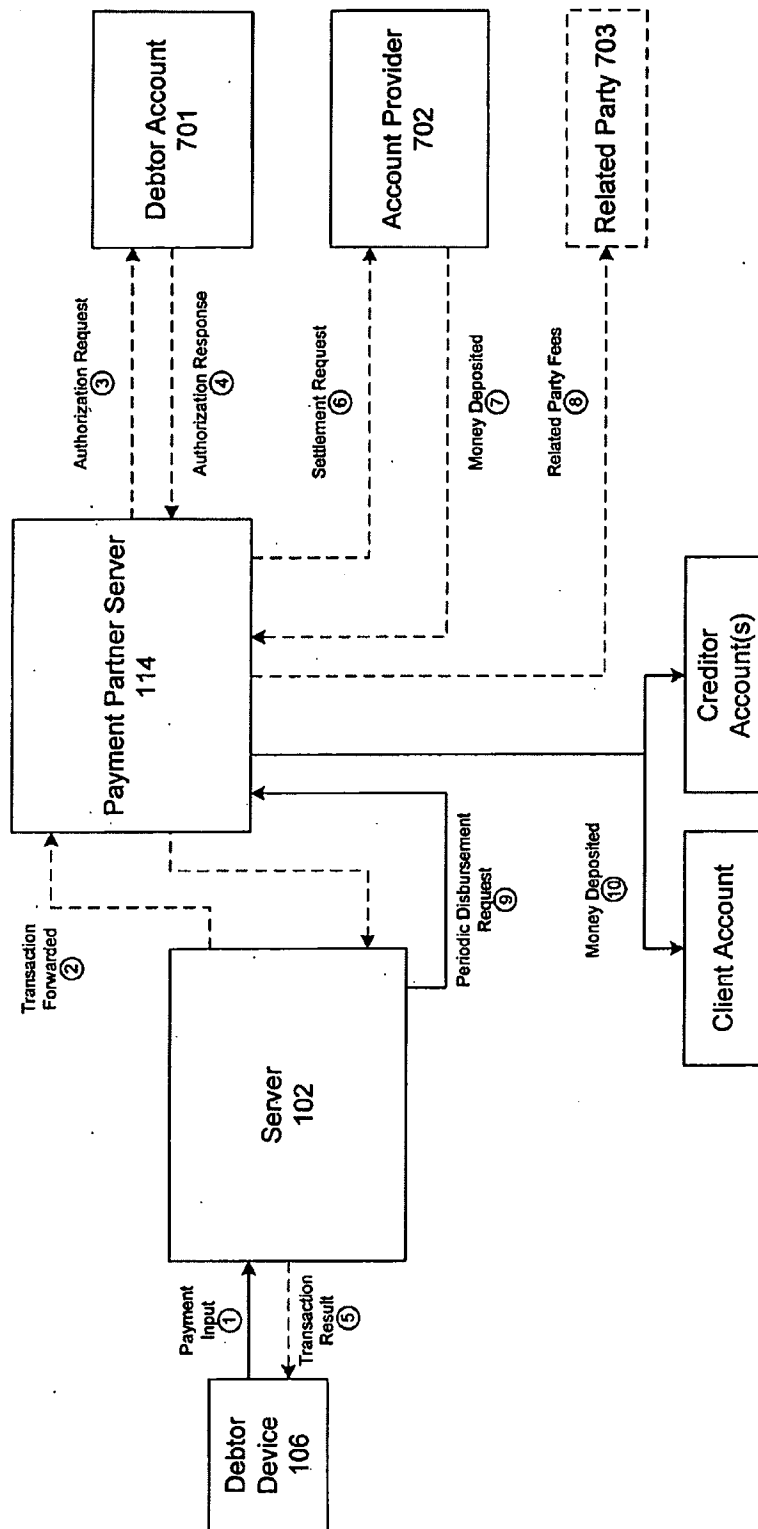


FIG. 7

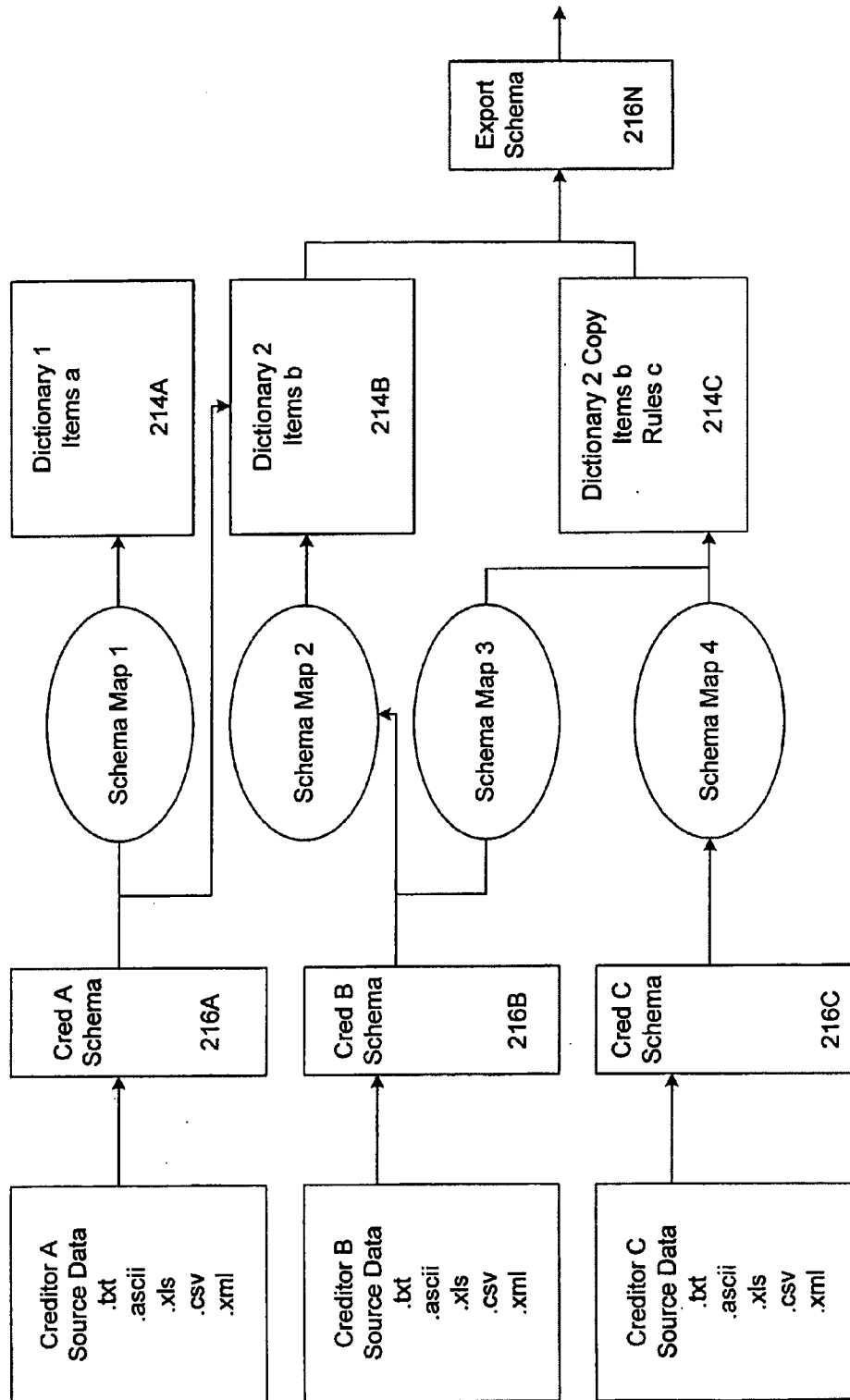


FIG. 8

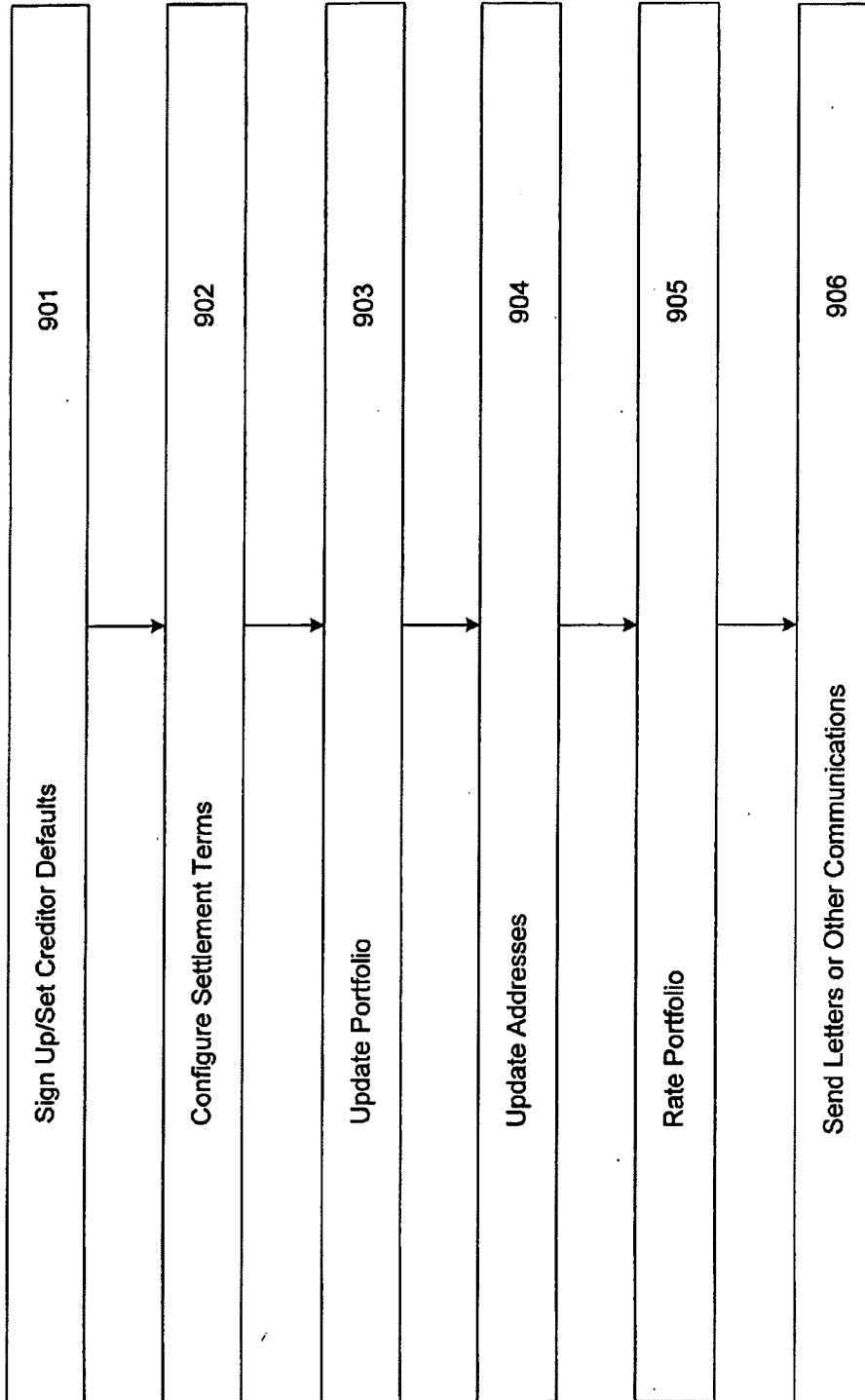


FIG. 9

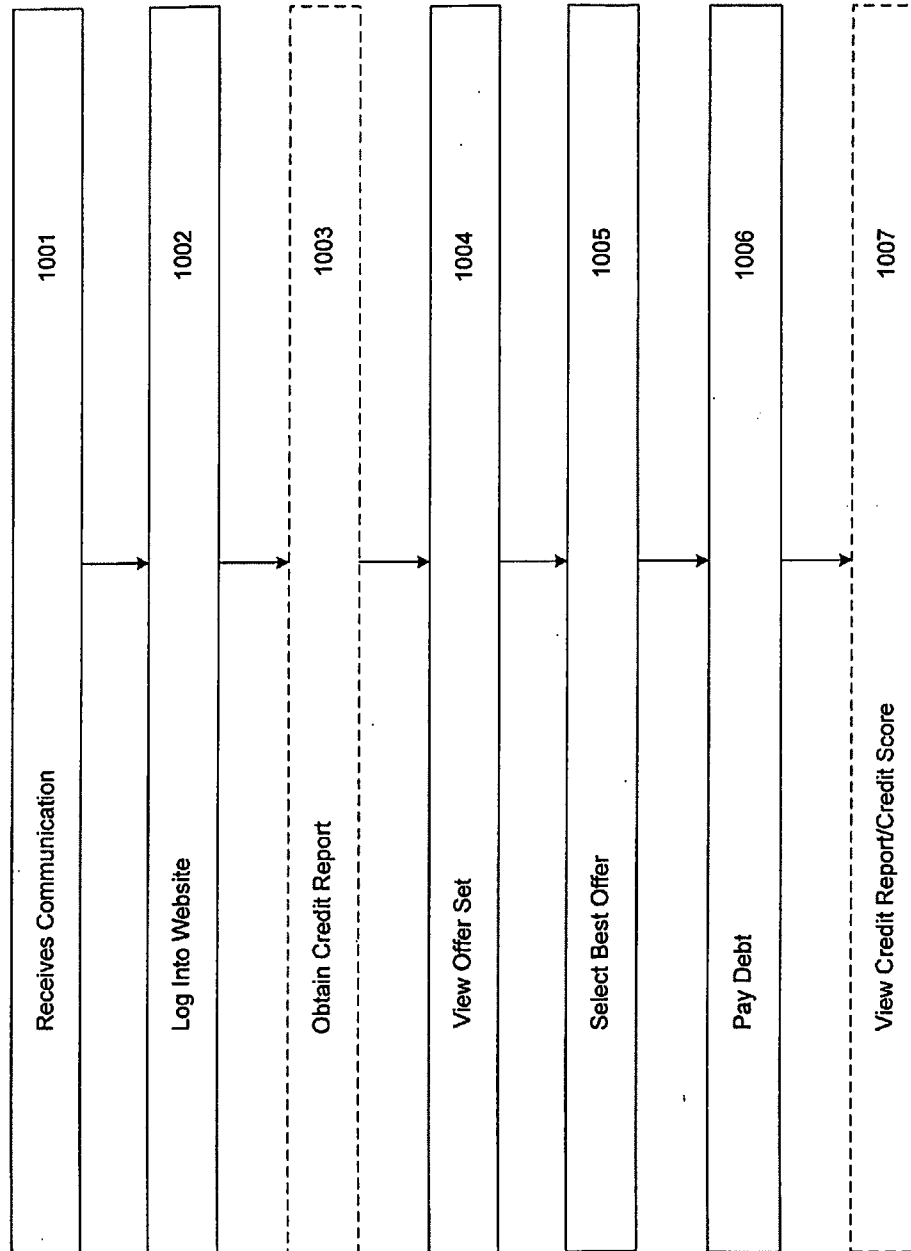


FIG. 10

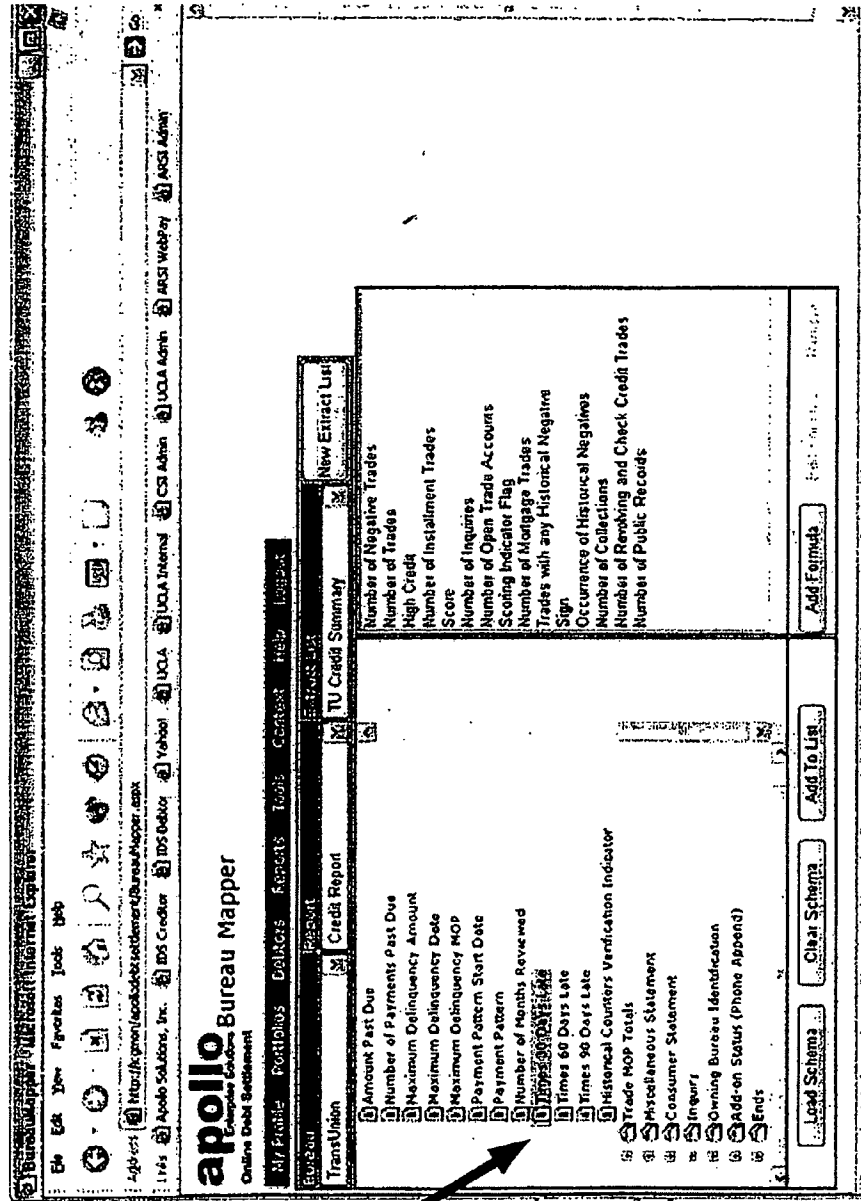


FIG. 11

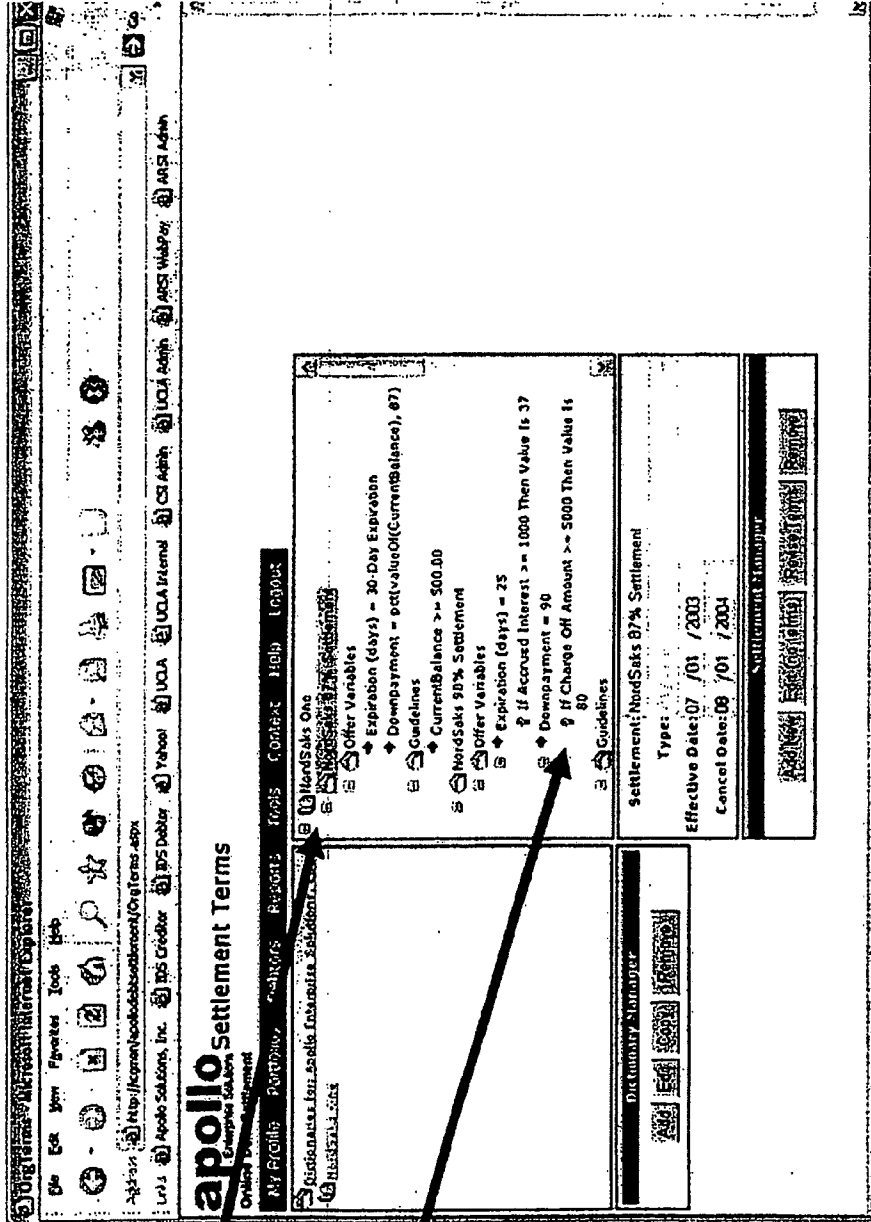


FIG. 12

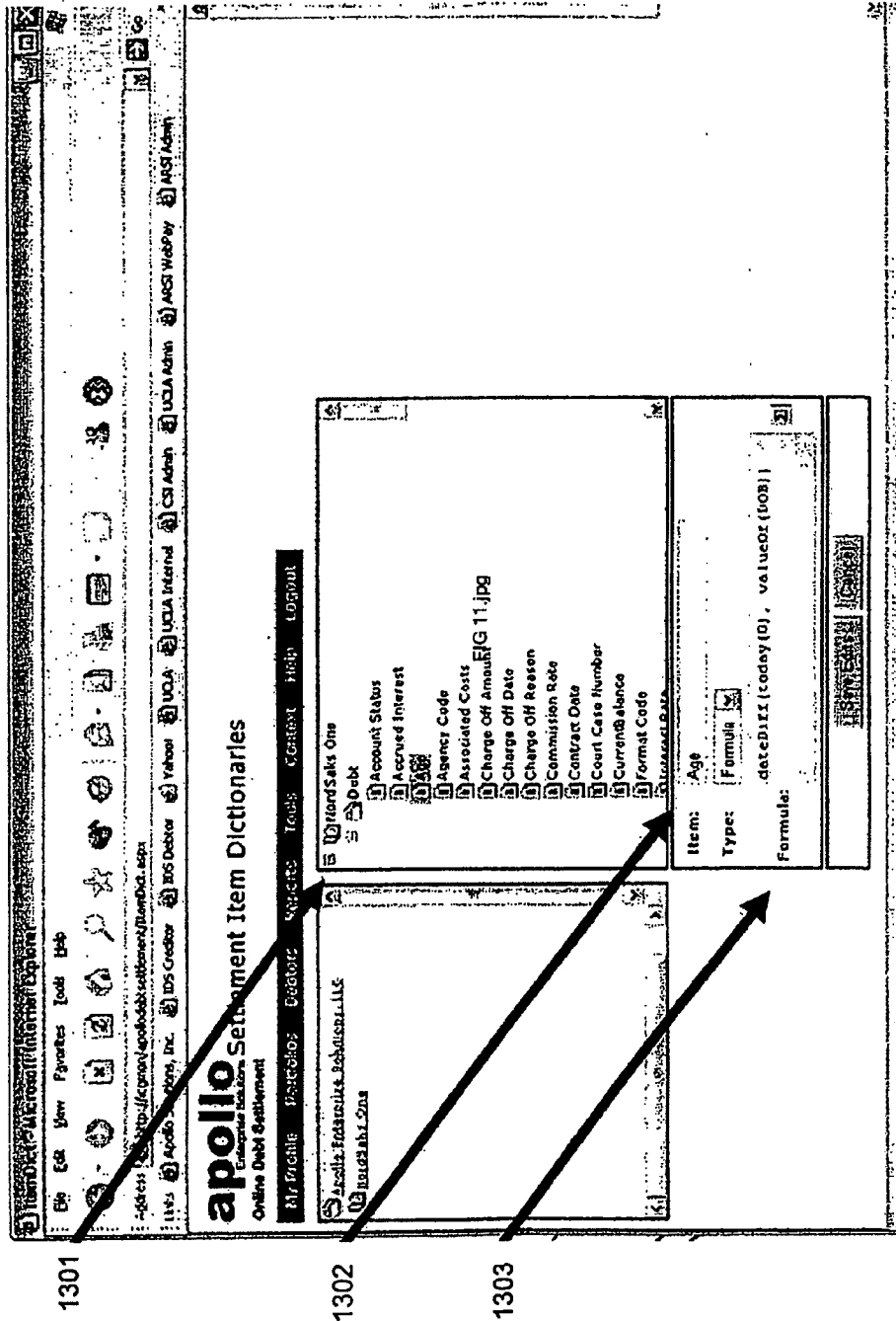


FIG. 13



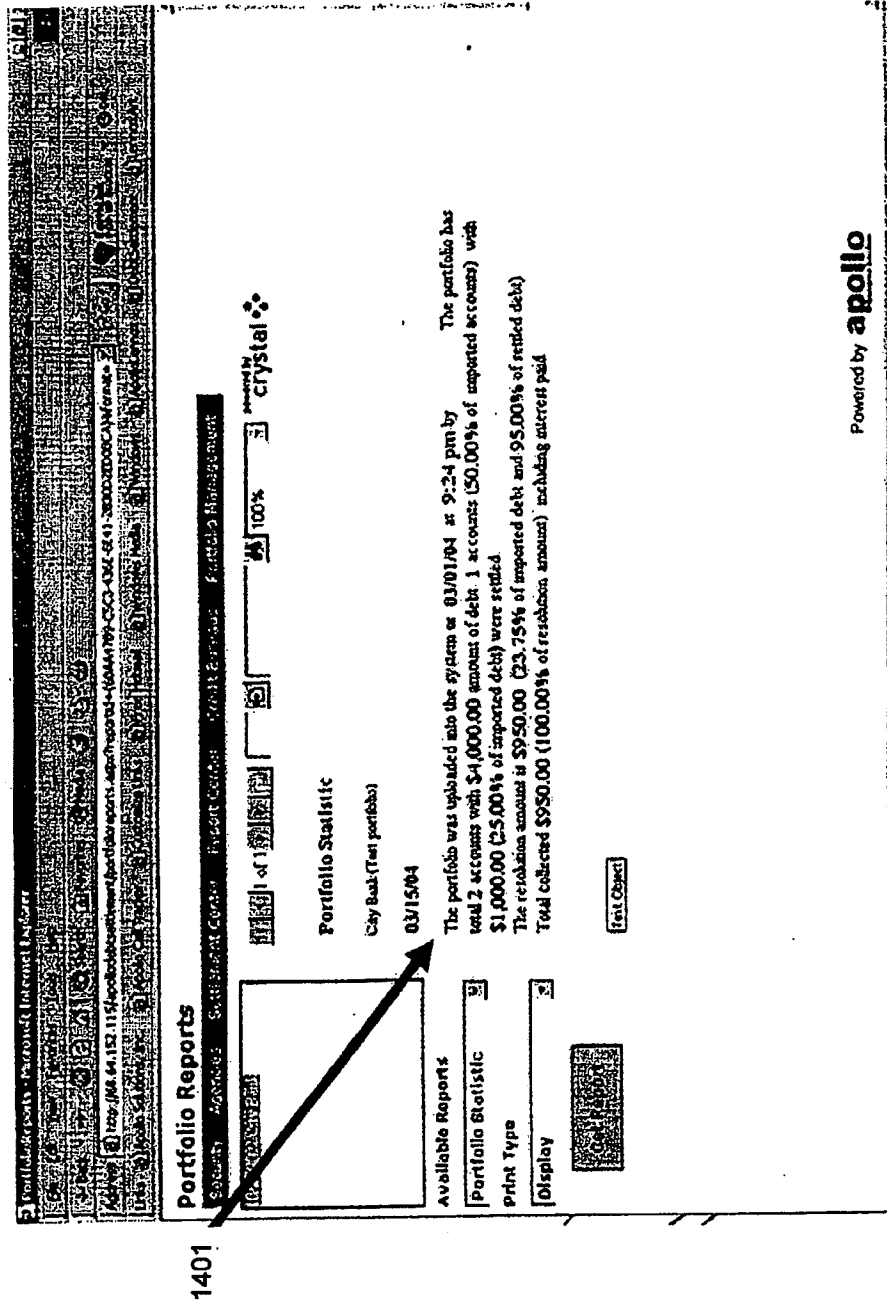


FIG. 14

apollo

Enterprise Solutions

Online Debt Settlement

Debtor Proposals

My Profile

Portfolios

Debtors

Reports

Tools

Context

Help

Logout

Debtor List (select)

Debtor Profile

Account:

Status:

Name:

Original Creditor:

Principal Balance:

Current Balance:

Available Settlements

Proposals

Make a Counter Offer

Down Pmt.

Term

Interest

Expires

Monthly

Total

Calculate

Submit to Debtor

FIG. 15

**apollo** Enterprise Solutions  
Online Debt Settlement

Portfolio Manager

My Profile Portfolios Debtors Reports Tools Context Help Logout

Apollo Enterprise Solutions, LLC

First Performance  
Test Region  
Test Master

Settlement Dictionaries  
Import Dictionary (1)  
30 Day (T)  
60 Day (T)  
90 Day (T)

Portfolios  
FPGGroup2 (1)  
FPGGroup22 (1)  
FPGGroup3 (1)

Org Unit:  
Portfolio Name:  
Type: -- choose --  
Last Pub Da

Number of Accts:  
Assigned Total:  
Adjusted Total:

Number Sett  
Assigned Sett  
Payments Recei

Portfolio Selector  
Click above to select a Portfolio

Master Portfolio Manager  
New Add Edit Delete

FIG. 16

**apollo** Portfolio Manager  
Enterprise Solutions  
Online Debt Settlement

My Profile Portfolios Debtors Reports Tools Context Help Logout

Apollo Enterprise Solutions, LLC

First Performance

Test Region

Test Master

Settlement Dictionaries

Import Dictionary (1)

30 Day (T)

60 Day (T)

90 Day (T)

Portfolios

FPGroup2 (1)

FPGroup22 (1)

FPGroup3 (1)

**Portfolio Selector**

Click above to select a Portfolio

**Org Unit:** Test Region

**Portfolio Name:** Test Master

**Type:** Master **Last Pub Date:**

**Portfolio Rules**

Rule Name	Type	Last Modified
-----------	------	---------------

**Rule Manager**

Rule Name	Type	Last Modified
-----------	------	---------------

FIG. 17

<h1 style="margin: 0;">apollo</h1> <p style="margin: 0;"><b>Enterprise Solutions</b></p> <p style="margin: 0;"><b>Online Debt Settlement</b></p>													
<div style="display: flex; justify-content: space-between; font-weight: bold;"> <span>My Profile</span> <span>Portfolios</span> <span>Debtors</span> <span>Reports</span> <span>Tools</span> <span>Context</span> <span>Help</span> <span>Logout</span> </div>													
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p><b>Apollo Enterprise Solutions, LLC</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> First Performance</li> <li><input checked="" type="checkbox"/> Test Region</li> <li><input type="checkbox"/> Test Master</li> <li><input type="checkbox"/> Settlement Dictionaries</li> <li><input type="checkbox"/> Import Dictionary (1)</li> <li><input type="checkbox"/> 30 Day (T)</li> <li><input type="checkbox"/> 60 Day (T)</li> <li><input type="checkbox"/> 90 Day (T)</li> <li><input type="checkbox"/> Portfolios               <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> FPGroup2 (1)</li> <li><input checked="" type="checkbox"/> FPgroup22 (1)</li> <li><input checked="" type="checkbox"/> FPGroup3 (1)</li> </ul> </li> </ul> </div> <div style="width: 50%;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p><b>Org Unit:</b> Test Region</p> <p><b>Portfolio Name:</b> <input type="text" value="Test Master"/></p> <p><b>Type:</b> <input checked="" type="checkbox"/> Master    <input type="checkbox"/> Last Pub Date: [ ]</p> </div> <div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center; font-weight: bold;">Select Child Portfolios</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%; text-align: left; padding: 5px;">Available</th> <th style="width: 40%; text-align: left; padding: 5px;">Selected</th> </tr> </thead> <tbody> <tr> <td style="height: 150px;"></td> <td>           FPGroup2            FPgroup22            FPGroup3         </td> </tr> </tbody> </table> </div> </div> </div>										Available	Selected		FPGroup2 FPgroup22 FPGroup3
Available	Selected												
	FPGroup2 FPgroup22 FPGroup3												
<b>Portfolio Selector</b>					<b>Child Portfolio Manager</b>								
<p style="text-align: center; font-weight: bold;">Click above to select a Portfolio</p>													

**FIG. 18**

**apollo** Enterprise Solutions  
Online Debt Settlement

Portfolio Manager

My Profile Portfolios Debtors Reports Tools Context Help Logout

Apollo Enterprise Solutions, LLC

First Performance  
Test Region  
Test Master

Settlement Dictionaries

Import Dictionary (1)

30 Day (T)  
60 Day (T)  
90 Day (T)

Portfolios

FPGroup2 (1)  
FPGroup22 (1)  
FPGroup3 (1)

Org Unit: Test Region

Portfolio Name: Test Master

Type: Master Last Pub Date:

Import Dictionary	
Dictionary	Creator
Import Dictionary	Test Region

Target Dictionaries	
Dictionary	Creator
30 Day	Test Region
60 Day	Test Region
90 Day	Test Region

Dictionary Manager

Portfolio Selector

Click above to select a Portfolio

FIG. 19

**apollo** Enterprise Solutions  
Online Debt Settlement

Portfolio Manager

My Profile Portfolios Debtors Reports Tools Context Help Logout

Apollo Enterprise Solutions, LLC

First Performance  
Test Region  
Test Master

Settlement Dictionaries  
Import Dictionary (1)  
30 Day (T)  
60 Day (T)  
90 Day (T)  
Portfolios  
FPGGroup2 (1)  
FPGGroup22 (1)  
FPGGroup3 (1)

Org Unit: Test Region  
Portfolio Name: Test Master  
Type: Master Last Pub Date: [ ]

Selected Dictionary

Dictionary	Creator
Import Dictionary	Test Region

Dictionary: Import Dictionary  
Accounts: 7  
Exclusive: Yes

Dictionary View

Portfolio Selector

Click above to select a Portfolio

FIG. 20

File Edit View Favorites Tools Help

Address: [http://apollo.apollo.com/apollo/apollo.htm](#) [UCLA](#) [UCLA Internal](#) [CS Admin](#) [UCLA Admin](#) [APCS WebApp](#) [APCS Admin](#)

UCLA Healthcare

Account: 202299437  
Status: Not Settled

Name: ZEGARRA  
Creditors: NANCY  
ModSals: NANCY

Reference Number: 702299437  
Purchase Date: 11/02/2003  
Principal: \$1,157.45  
Balance Due: \$1,153.85

Address: 20 CHARLES COURT  
City: CLIFTON State: New Jersey Zip: 070133007  
Phone: 9737771854 Fax: 9733554726  
Email: [\[Email\]](#) [\[Send Message\]](#)

Expiration Date: 4/21/2004  
Pay \$784.62 now  
Pay \$230.77 now and \$81.15 monthly for 12 months. Interest rate is 10%  
I want to propose a different offer to settle my debt.

Powered by **apollo**

FIG. 21



